

1. Plaintiffs agree and acknowledge that the debt to United as listed below in Paragraph 2 is nondischargeable.
2. Plaintiffs agree and acknowledge that the total principal balance owed to United as of January 24, 2011 is \$12,022.01.

3. Plaintiffs further agree and acknowledge that the Court shall enter a judgment in favor of United for the full amount stated in Paragraph 2.
4. Plaintiffs and United stipulate to a repayment plan as follows:
  - a. Plaintiffs will pay \$40.00 per month, with no interest accruing for six (6) months from the date of the execution of this stipulation.
  - b. After the expiration of six (6) months, interest will accrue at 3.25% until the loan is paid in full.
5. Payments will be addressed to United Guaranty Commercial Insurance Company of North Carolina and mailed to P.O. Box 601860 Charlotte, North Carolina 28260 and the account number should be referenced on every payment.
6. United will have completed discretion in the application of the payments on each of the above referenced loans.
7. Should the payments be more than ten (10) days late, the stipulated repayment plan will end and be null and void and the full amount will be due, with proper credits given for those monthly payments made by Plaintiffs. Upon default by Plaintiffs, United may immediately enforce and execute the judgment.

Respectfully submitted,

HALEY & OLSON  
A PROFESSIONAL CORPORATION

By: /s/ Dillon Meek

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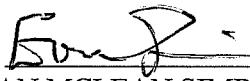
Attorneys for Secured Creditor

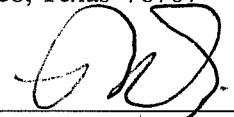
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